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By: **Senators Stone, Della, Dyson, Hughes, and Jacobs**  
Introduced and read first time: February 6, 2004  
Assigned to: Finance

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A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's Insurance and National Flood Insurance Program - Single**  
3 **Adjuster**

4 FOR the purpose of requiring an insurer that issues or delivers federal flood  
5 insurance under the National Flood Insurance Program to a consumer for whom  
6 the insurer has or will issue or deliver homeowner's insurance to use, to the  
7 extent possible, a single adjuster for the determination of the property damage  
8 pertaining to, for the same event and the same property, a claim under a  
9 homeowner's insurance policy and a claim under the National Flood Insurance  
10 Program; and generally relating to the use of a single adjuster for homeowner's  
11 insurance and the National Flood Insurance Program.

12 BY adding to  
13 Article - Insurance  
14 Section 19-204  
15 Annotated Code of Maryland  
16 (2002 Replacement Volume and 2003 Supplement)

17 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
18 MARYLAND, That the Laws of Maryland read as follows:

19 **Article - Insurance**

20 19-204.

21 (A) THIS SECTION APPLIES TO AN INSURER THAT ISSUES OR DELIVERS  
22 FEDERAL FLOOD INSURANCE UNDER THE NATIONAL FLOOD INSURANCE PROGRAM  
23 TO A CONSUMER FOR WHOM THE INSURER HAS OR WILL ISSUE OR DELIVER  
24 HOMEOWNER'S INSURANCE.

25 (B) IF A CONSUMER FILES WITH AN INSURER, FOR THE SAME EVENT AND THE  
26 SAME PROPERTY, A CLAIM UNDER A HOMEOWNER'S INSURANCE POLICY AND A  
27 CLAIM UNDER THE NATIONAL FLOOD INSURANCE PROGRAM, THE INSURER SHALL  
28 USE, TO THE EXTENT POSSIBLE, A SINGLE ADJUSTER FOR THE DETERMINATION OF  
29 THE PROPERTY DAMAGE PERTAINING TO BOTH CLAIMS.

1 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take  
2 effect October 1, 2004.